



Medicare and Tricare Benefits

TRICARE is a health care program for active-duty and retired uniformed service members and their families. Once an individual becomes eligible for Medicare, they are no longer eligible for TRICARE and instead are eligible for TRICARE for Life (TFL).

TFL and Drug Coverage

The TRICARE Pharmacy Program is creditable coverage for Medicare Part D. You will pay no monthly premium, but will pay deductibles and copayments for your drugs. There will seldom be an advantage to enrolling in a Medicare prescription drug plan for most TRICARE members.

You may want to enroll in a Part D plan if you qualify for **Extra Help**, the federal assistance program that helps people with Medicare afford their Part D drug costs.

SHIP educates people with Medicare, assisting seniors and those with disabilities in making informed decision on topics related to health insurance.

1-800-234-7119

www.doi.nebraska.gov/ship

TFL provides expanded medical coverage to Medicare-eligible uniformed services retirees, to their eligible family members and survivors, and to certain former spouses. **You must have Medicare Part A and Medicare Part B to get TFL benefits.**

Tricare for Life acts like a Medicare Supplement Policy. Enrollees do not pay a monthly premium. TRICARE for Life will pay after Medicare and will pay Medicare deductibles, copayments and some remaining medical costs. Tricare typically pays 100% of the cost after Medicare has paid.

Who pays first?

In general, Medicare pays first for Medicare-covered services. TRICARE will pay the Medicare deductible and coinsurance amounts and for any service not covered by Medicare that TRICARE covers. You pay the costs of services Medicare or TRICARE doesn't cover.



For more information, contact the
Nebraska Senior Health Insurance
Information Program at **1-800-234-7119**

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Tricare for Life at **1-866-773-0404**

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Medicare and VA Benefits

If you have Medicare and veterans benefits, you may choose to get treatment under either program. However, Medicare and VA benefits **do not work together**. Medicare does not pay for any care that you receive at a VA facility.

- In order for Medicare to cover your care, you must receive care at a facility that works with your Medicare coverage (most hospitals and doctors' offices).
- In order for your VA coverage to cover your care, you must generally receive health care services at a VA facility.

VA and Drug Coverage

Some veterans only use their VA drug coverage to get their medications, since VA drug coverage may offer more generous prescription drug coverage than Medicare Part D. Since VA drug coverage is considered creditable, you can delay enrolling into Medicare Part D without penalty.

Although you can have both Medicare Part D and VA drug coverage, the two **do not work together**. The VA only covers the drugs you get from VA pharmacies and Part D plans usually only cover drugs you get from pharmacies that are within the plan's network.

You may want to enroll in a Part D plan if you qualify for **Extra Help**, the federal assistance program that helps people with Medicare afford their Part D drug costs.



Medicare Part B and VA Coverage

Part B covers services you receive from Medicare-certified providers and provide you with medical coverage outside the VA health system. **The VA generally does not pay for services at non-VA facilities.** If you do not enroll into Part B when you are first eligible to do so, you may incur a Part B premium penalty and experience gaps in coverage.

Medicare Supplements and VA Coverage

If you receive care outside of the VA system, enrolling in Medicare Supplement policy would be an option for help paying for these costs. Generally, VA cannot bill Medicare, but can bill Medicare supplemental health insurance for covered services. There are special enrollment periods for Medicare Supplement policies. Please call the Nebraska SHIP for more information.

For more information, contact the
Nebraska Senior Health Insurance
Information Program at **1-800-234-7119**

- or -

U.S. Department of Veterans Affairs at
1-800-827-1000

